

**Department of Managed Health Care/Department of Insurance
Medical Loss Ratio Reporting Form
Dental Coverage**

1. MLR Reporting Year	2016
2. Enter DMHC Health Plan ID. Insurers may leave this field blank	
3. Legal Name	The Lincoln National Life Insurance Company
4. DBA	Lincoln Financial Group
5. Federal Tax Exempt Status? Please enter Yes or No	No

Cell Key:

Blank cells require input from Health plan or Health insurer

Version 4.22.15

Revised Version 5.26.15

Revised Version 4.15.16 corrected dates for Cycle Year
(CY)2015-2016 on TABs Parts 1, 2 and 4.

Revised Version 5.10.17 12/31 and 3/31 Columns years to be
auto populated on TABs Parts 1 and 2.

Health Plan ID
 0
 Legal Name
 The Lincoln National Life Insurance Company
 d/b/a
 Lincoln Financial Group
 MLR Reporting Year
 2016

Federal Tax Exempt
 No

Part 1

Part 1	Health Insurance Coverage DHMO Products						Health Insurance Coverage DPPD & Indemnity Products					
	Individual		Small Group		Large Group		Individual		Small Group		Large Group	
	Total as of 12/31/2016	Total as of 3/31/2017	Total as of 12/31/2016	Total as of 3/31/2017	Total as of 12/31/2016	Total as of 3/31/2017	Total as of 12/31/2016	Total as of 3/31/2017	Total as of 12/31/2016	Total as of 3/31/2017	Total as of 12/31/2016	Total as of 3/31/2017
NOTE: REFER TO MLR INSTRUCTIONS FOR IMPORTANT INFORMATION ABOUT COMPLETING EACH COLUMN AND ROW.	1	2	3	4	5	6	7	8	9	10	11	12
1. Premium												
1.1 Total direct premium earned	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 32,624,810	\$ 32,624,810
2. Claims												
2.1 Total incurred claims (MLR Form Part 2, Line 2.11)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 23,411,420	\$ 23,358,070
3. Federal and State Taxes and Licenses or Regulatory Fees												
3.1 Federal taxes and assessments incurred by the reporting health plan or health insurer during the MLR reporting year											\$ (90,861)	\$ (90,861)
3.1 a Federal income taxes deductible from premium in MLR calculations											\$ 481,732	\$ 481,732
3.1 b Other Federal Taxes (other than income tax) and assessments deductible from premium												
3.2 State insurance, premium and other taxes incurred by the reporting health plan or health insurer during the MLR reporting year (deductible from premium in MLR calculation)											\$ 9,695	\$ 9,695
3.2 a State income, excise, business, and other taxes											\$ 636,984	\$ 636,984
3.2 b State premium taxes												
3.2 c Community benefit expenditures												
3.3 Regulatory authority licenses and fees												
3.4 Total Federal and State Taxes and fees to be excluded from premium	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,017,540	\$ 1,017,540
4. Non-Claims Costs												
4.1 Direct sales salaries and benefits											\$ 1,813,280	\$ 1,813,280
4.2 Agents and brokers fees and commissions											\$ 3,091,412	\$ 3,091,412
4.3 Other taxes												
4.3a Taxes and assessments (exclude amounts reported in Section 3 or Line 10)												
4.3b Fines and penalties of regulatory authorities (exclude amounts reported in Line 3.3)												
4.4 Other general and administrative expenses											\$ 4,951,472	\$ 4,951,472
4.5 Total non-claims costs	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 9,826,164	\$ 9,826,164
5. Other Indicators or Information												
5.1 Number of covered lives											64,244	64,244
5.2 Member months											754,454	754,454
5.3 Number of life-years											62,871	62,871
	Grand Total as of 12/31/2016 for ALL markets in col. 1-12.											
6. Net investment income and other gain / (loss)												
7. Other Federal income taxes (exclude taxes on Line 3.1a and 3.1b)												

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 Blue cells: computed cell (formula cell)

Health Plan ID
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 Legal Name
 The Lincoln National Life Insurance Company
 dBA
 Lincoln Financial Group
 MLR Reporting Year
 2016

Part 2

Part 2 NOTE: REFER TO MLR INSTRUCTIONS FOR IMPORTANT INFORMATION ABOUT COMPLETING EACH COLUMN AND ROW.	Health Insurance Coverage DMCO Products						Health Insurance Coverage DPPD & Indemnity Products					
	Individual		Small Group		Large Group		Individual		Small Group		Large Group	
	Total as of 12/31/2016	Total as of 3/31/2017	Total as of 12/31/2016	Total as of 3/31/2017	Total as of 12/31/2016	Total as of 3/31/2017	Total as of 12/31/2016	Total as of 3/31/2017	Total as of 12/31/2016	Total as of 3/31/2017	Total as of 12/31/2016	Total as of 3/31/2017
	1	2	3	4	5	6	7	8	9	10	11	12
1. Premium:												
1.1 Direct premium written											\$ 32,625,364	\$ 32,625,364
1.2 Unearned premium prior year											\$ 2,635	\$ 2,635
1.3 Unearned premium MLR Reporting year											\$ 3,189	\$ 3,189
1.4 Premium balances written off												
2. Claims:												
2.1 Claims Paid												
2.1a Claims paid during the MLR reporting year regardless of incurred date											\$ 23,423,624	\$ 23,103,461
2.1b Claims incurred only during the MLR reporting year, paid through 3/31 of the following year												
2.2 Direct claim liability												
2.2a Liability as of 12/31 of MLR reporting year for all claims regardless of incurred date												
2.2b Liability for claims incurred only during the MLR reporting year, calculated as of 3/31 of the following year												
2.3 Direct claim liability prior year												
2.4 Direct claim reserves												
2.4a Reserves as of 12/31 of MLR reporting year for all claims regardless of incurred date											\$ 1,401,438	\$ 254,609
2.4b Reserves for claims incurred only during the MLR reporting year, calculated as of 3/31 of the following year												
2.5 Direct claim reserves prior year											\$ 1,413,642	
2.6 Experience rating refunds (rate credits) paid												
2.6a Experience rating refunds, with all incurred dates, paid in the MLR reporting year												
2.6b Experience rating refunds associated with premium earned only in the reporting year and paid through 3/31 of the following year												
2.7 Reserve for experience rating refunds (rate credits)												
2.7a Reserves in MLR reporting year regardless of incurred date												
2.7b Reserves specific to the MLR reporting year through 3/31 of the following year												
2.8 Reserve for experience rating refunds (rate credits) prior year												
2.9 Incurred dental incentive pool and bonuses												
2.9a Paid dental incentive pools and bonuses MLR Reporting year												
2.9b Accrued dental incentive pools and bonuses MLR Reporting year												
2.9c Accrued dental incentive pools and bonuses prior year												
2.10 Contract benefit and lawsuit reserves												
2.11 Total incurred claims	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 23,411,420	\$ 23,358,070

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**Department of Managed Health Care
Medical Loss Ratio Reporting Form: Dental Coverage
Attestation**

Health Plan ID

0

Legal Name

The Lincoln National Life Insurance Company

dBA

Lincoln Financial Group

MLR Reporting Year

2016

Attestation

Attestation Statement

The officers of this reporting Health plan being duly sworn, each attest that he/she is the described officer of the reporting Health plan, and that this MLR Reporting Form, the Company/Health plan Associations, and any supplemental submission that the Health plan includes are full and true statements of all the elements included therein for the MLR reporting year stated above, and that the MLR Reporting Form has been completed in accordance with the Department of Managed Health Care's guidance and reporting instructions, according to the best of his/her information, knowledge and belief. Furthermore, the scope of this attestation by the described officer includes any related electronic filings and postings for the MLR reporting year stated above and which are required by Department of Managed Health Care.

Chief Executive Officer/President

Chief Financial Officer